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Serial No.: 09/993,992) in an envelope addressed to:
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Filed: November 14, 2001) Washington, D.C. 20231 on this
) date:
For: METHODS AND APPARATUS)
FOR AUTOMATICALLY EXCHANGING) March 27, 2002
CREDIT INFORMATION)
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Group Art Unit: 2161	3 Janual Genadas
·) (Janine M. Girzadas
Examiner: Not Yet Assigned) Registration No.: 50,999
· · · · · · · · · · · · · · · · · · ·) Attorney for Applicant

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, D.C. 20231

Sir:

The patents listed on the enclosed PTO Form-1449 are submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98. Copies of the patents are enclosed.

TIME OF FILING

This information disclosure statement is being filed, to the best of the undersigned's knowledge, before the mailing date of a first Office action on the merits. In accordance with 37 CFR §1.97(b), no certification or fee is required.

METHOD OF PAYMENT

No fee is required.

The Commissioner is authorized to charge any fee deficiency required by this paper, or credit any overpayment, to Deposit Account No. 13-2855. A copy of this paper is enclosed.

Correspondence Address:

Customer No. 04743

Respectfully submitted,

MARSHALL, GERSTEIN & BORUN 6300 Sears Tower 233 South Wacker Drive Chicago, Illinois 60606-6357 (312) 474-6300

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anine M. Girzadas

Registration No.: 50,999

March 27, 2002

(Use several sheets if necessary)

Atty. Docket No. 29804/36569A Serial No. 09/993,992

Applicant

William Phelan, et al.

PECHNOLOGY CENTER 2180 Group Filing Date 11/14/01 2161

			U.S. PAT	ENT	DOCUMENTS					
*Examiner Initials		Document Number	Issue Date		Name	Clas	s S	ubclass	Filing Da If Appropri	
•	A01	4,914,587	4/3/90	Clo	use	364	4	08		
	A02	5,274,547	12/28/93	Zof	fel et al.	364	4	08		
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)							
 							

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